

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RICHARD S. SKOWRONSKI, SR.
ALMA F. SKOWRONSKI
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.
No Respondents.

Case No.: 14-23525

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 24, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/29/2014 and confirmed on 10/8/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		114,535.06
Less Refunds to Debtor	1,389.10	
TOTAL AMOUNT OF PLAN FUND		113,145.96

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,000.00	
Trustee Fee	4,721.83	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,721.83

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC(*) Acct: 3420	0.00	90,933.78	0.00	90,933.78
	NATIONSTAR MORTGAGE LLC(*) Acct: 3420	36.66	36.66	0.00	36.66
	COUNTY OF ALLEGHENY (R/E TAX)* Acct: XXXXXXXXXXXXXXXXXXXX7-14	0.00	0.00	0.00	0.00
	FOX CHAPEL ASD (O'HARA TWP) (RE) Acct: XXXXXXXXXXXXXXXXXXXX172	0.00	0.00	0.00	0.00
	O'HARA TOWNSHIP (R/E TAX) Acct: XXXXXXXXXXXXXXXXXXXX172	0.00	0.00	0.00	0.00
	WYNDHAM RESORT DEVELOPMENT COI Acct: 4536	0.00	0.00	0.00	0.00
					90,970.44

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	RICHARD S. SKOWRONSKI, SR. Acct:	0.00	0.00	0.00	0.00
	RICHARD S. SKOWRONSKI, SR. Acct:	1,389.10	1,389.10	0.00	0.00
	STEIDL & STEINBERG Acct:	2,000.00	2,000.00	0.00	0.00
	NATIONSTAR MORTGAGE LLC(*) Acct: 3420	150.00	150.00	0.00	150.00
					150.00

Unsecured					
	DUQUESNE LIGHT COMPANY* Acct: 3001	89.56	26.06	0.00	26.06
	AAA EAST CENTRAL Acct: 1001	0.00	0.00	0.00	0.00
	COMCAST*++ Acct: 8660	0.00	0.00	0.00	0.00
	CUNA MUTUAL GROUP++	0.00	0.00	0.00	0.00

14-23525

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2372				
	DIRECTV (*) - TRUSTEE PAYMENTS	0.00	0.00	0.00	0.00
	Acct: 6913				
	DISCOVER BANK(*)	5,275.10	1,534.65	0.00	1,534.65
	Acct: 3010				
	PRA/PORTFOLIO RECOVERY ASSOC	8,449.76	2,458.25	0.00	2,458.25
	Acct: 7425				
	EQUITABLE GAS CO(*)	0.00	0.00	0.00	0.00
	Acct: 0018				
	EXPRESS SCRIPTS	0.00	0.00	0.00	0.00
	Acct: 7901				
	FOX CHAPEL AUTHORITY	0.00	0.00	0.00	0.00
	Acct: 2571				
	LINCOLN NATIONAL LIFE INS. CO.	0.00	0.00	0.00	0.00
	Acct: 6233				
	LINCOLN NATIONAL LIFE INS. CO.	0.00	0.00	0.00	0.00
	Acct: 5240				
	NEW ERA LIFE INSURANCE COMPANY	0.00	0.00	0.00	0.00
	Acct: 9504				
	NEW ERA LIFE INSURANCE COMPANY	0.00	0.00	0.00	0.00
	Acct: 9906				
	NORTH DISTRICTS COMMUNITY CU	0.00	0.00	0.00	0.00
	Acct: 5161				
	PNC BANK NA	11,597.17	3,373.90	0.00	3,373.90
	Acct: 3861				
	PNC BANK NA	12,894.48	3,751.32	0.00	3,751.32
	Acct: 8762				
	TIAA-CREF	0.00	0.00	0.00	0.00
	Acct: 6001				
	WELL CARE PRESCRIPTION PLAN	0.00	0.00	0.00	0.00
	Acct: 3963				
	PNC BANK NA	14,297.55	4,159.51	0.00	4,159.51
	Acct: 5233				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: XXXXXPRAE				
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct:				
					15,303.69

TOTAL PAID TO CREDITORS

106,424.13

TOTAL

CLAIMED 150.00

PRIORITY 36.66

SECURED 52,603.62

Date: 09/24/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RICHARD S. SKOWRONSKI, SR.
ALMA F. SKOWRONSKI
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:14-23525

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Richard S. Skowronski, Sr.
 Alma F. Skowronski
 Debtors

Case No. 14-23525-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dric
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Sep 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2019.
 db/jdb

cr +Richard S. Skowronski, Sr., Alma F. Skowronski, 111 Lawrence Avenue,
 Pittsburgh, PA 15238-2713
 +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 13914404 +AAA East Central, AAA East Central Internet, Membership Sales, 5900 Baum Blvd.,
 Pittsburgh, PA 15206-3803
 13914405 Bank of America N.A., P.O. Box 15222, Wilmington, DE 19886-5222
 13944108 +Bank of America, N.A., 7105 Corporate Drive PTX-B-209, Plano, TX 75024-4100
 13914407 County of Allegheny, c/o Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200
 13952874 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 13914408 Cuna Mutual Group, CMFG Life Insurance Company, PO Box 61, Waverly, IA 50677-0061
 13914409 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
 (address filed with court: Directv, PO Box 6550, Englewood, CO 80155-6550)
 13914414 +First Health & Life Insurance Company, Express Scripts, PO Box 14734,
 Lexington, KY 40512-4734
 14005161 +Fox Chapel Area School District, c/o Giuffre Law Office, 221 Commercial Ave., Suite 200,
 Pittsburgh, PA 15215-3054
 13914415 +Fox Chapel Area School District, c/o Jordan Tax Service, 102 Rahway Road,
 Canonsburg, PA 15317-3349
 13914416 +Fox Chapel Authority, 255 Alpha Drive, Pittsburgh, PA 15238-2944
 13914417 +Giuffre Law Offices, 221 Commercial Avenue, Pittsburgh, PA 15215-3054
 13914418 +Lincoln National Life Insurance Company, Customer Service - Concord, One Granite Place,
 PO Box 515, Concord, NH 03302-0515
 14054194 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 13914420 New Era Life Life Insurance Companies, PO Box 4884, Houston, TX 77210-4884
 13914422 North Districts Community, PO Box 4519, Carol Stream, IL 60197-4519
 13916362 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13914423 PNC Bank, PO Box 856177, Louisville, KY 40285-6177
 13914425 Teachers Insurance and Annuity Association, 730 Third Ave., New York, NY 10017-3206
 13952875 +Township of O'Hara, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 13914426 +Township of O'Hara, c/o Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349
 13914412 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: Elan, Cardmember Services, PO Box 790408,
 Saint Louis, MO 63179-0408)
 13914427 Well Care Prescription Plan, Well Care Member Reimbursement Dept., PO Box 31577,
 Tampa, 33631-3577
 13914428 +Wyndham Resort Development Corp., PO Box 724695, Los Angeles, CA 90074-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr E-mail/PDF: rmscedi@recoverycorp.com Sep 26 2019 03:33:48

Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 13914406 +E-mail/Text: documentfiling@lciinc.com Sep 26 2019 03:26:03 Comcast, 15 Summit Park Drive,
 Pittsburgh, PA 15275-1102
 13914410 E-mail/Text: mrdiscen@discover.com Sep 26 2019 03:26:08 Discover, PO Box 6103,
 Carol Stream, IL 60197-6103
 13918151 E-mail/Text: mrdiscen@discover.com Sep 26 2019 03:26:08 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13914411 E-mail/Text: kburkley@bernsteinlaw.com Sep 26 2019 03:28:10 Duquesne Light Company,
 Payment Processing Center, PO Box 67, Pittsburgh, PA 15267-0001
 13966021 +E-mail/Text: kburkley@bernsteinlaw.com Sep 26 2019 03:28:10 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 13963676 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 26 2019 03:34:35
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13944980 E-mail/PDF: rmscedi@recoverycorp.com Sep 26 2019 03:34:43
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
 cr BANK OF AMERICA, N.A.
 cr Bank of America, N.A.
 cr Duquesne Light Company
 cr Nationstar Mortgage LLC d/b/a Mr. Cooper
 cr Township of O'Hara

District/off: 0315-2

User: dric
Form ID: pdf900

Page 2 of 2
Total Noticed: 34

Date Rcvd: Sep 25, 2019

cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096,
Dallas, TX 75261-9741)
13914419* +Lincoln National Life Insurance Company, Customer Service - Concord, One Granite Place,
PO Box 515, Concord, NH 03302-0515
13914421* New Era Life Insurance Companies, PO Box 4884, Houston, TX 77210-4884
13914424* PNC Bank, PO Box 856177, Louisville, KY 40285-6177
13914413 ##+Equitable Gas Company, Peoples, PO Box 6766, Pittsburgh, PA 15212-0766
TOTALS: 6, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 24, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage, LLC. bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Township of O'Hara jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Kenneth Steidl on behalf of Joint Debtor Alma F. Skowronski julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
inberg.com
Kenneth Steidl on behalf of Debtor Richard S. Skowronski, Sr.
julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
inberg.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Stuart P. Winneg on behalf of Creditor Bank of America, N.A. swinneg@udren.com,
cblack@udren.com

TOTAL: 13